



Order Filed on April 3, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Captioned in Compliance with D.N.J. LBR 9004-2©)

LAW OFFICES OF SKLAR SMITH-SKLAR

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CANDYCE I. SMITH-SKLAR, ESQ.

Attorney for Debtors

In Re:

Jacqueline Hall-Livingston

Debtors

Case No: 23-13898-MBK

Chapter: 13

Hearing Date: 4/2/25; 9:00am

Chief Judge: Michael B. Kaplan

ORDER APPROVING POST-PETITION FINANCING OF PROPERTY

The relief set forth on the following page is hereby **ORDERED**.

DATED: April 3, 2025

A handwritten signature of Michael B. Kaplan in black ink, written over a horizontal line.
Honorable Michael B. Kaplan
United States Bankruptcy Judge

THIS MATTER having come before the Court on the debtor's Motion to Approve Financing with NJHMFA Housing & Mortgage Finance Agency, and the Court having considered the debtor's motion and any opposition thereto, and good and sufficient cause appearing therefrom for the entry of this order, it is hereby

ORDERED that:

1. The Debtor(s) be hereby allowed to obtain post-petition financing through NJHMFA Housing & Mortgage Finance Agency with the terms as follows:

- a. Total amount of NJ ERMA assistance : \$47,040.19
- b. Interest rate of 0 percent.
- c. Monthly payment of approximately \$0.
- d. Term of the Loan is three (3) years from the date of loan closing.
- e. The proceeds of any transaction shall cure the mortgage arrears in full satisfaction to the Mortgagee.
- f. If the Debtor sells the Premises, conveys title to the Premises, gets a cash-out refinance of any superior mortgage loan secured by the Premises or ceases to occupy the Premises as her primary residence during the three-year term of this loan, Debtor would immediately owe to the Lender the full amount financed.

2. The debtor(s) is authorized to pay the usual and necessary costs and expenses of settlement;

3. The debtor shall:

_____ Satisfy all Plan obligations from financing proceeds

_____ Continue to make payments under the Plan as proposed or confirmed

 X Modify the Plan as follows: Debtor shall filed a modified plan fifteen (15) days

from the date of the Order

4. The debtor's counsel be allowed a legal fee of \$850 for representation in connection with this motion **upon filing of a fee application**, which is to be paid (chose one):

____ at closing X through the plan ____ outside the plan;

5. CENLAR shall amend its proof of claim within 45 days following receipt of funds.

6. Movant shall serve this Order on the Debtor, Trustee and any other party who entered an appearance on the Motion within 7 days of the date of this Order.

In re:
Jacqueline Hall-Livingston
Debtor

Case No. 23-13898-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 03, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2025:

Recip ID	Recipient Name and Address
db	+ Jacqueline Hall-Livingston, 233 Bellevue Ave, Trenton, NJ 08618-4622

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Candcyce Ilene Smith-Sklar	on behalf of Debtor Jacqueline Hall-Livingston njpalaw@gmail.com r56958@notify.bestcase.com
Maria Cozzini	on behalf of Creditor New Jersey Housing and Mortgage Finance Agency mcozzini@sternlav.com
Michael R. DuPont	on behalf of Creditor Credit Union of New Jersey dupont@redbanklaw.com lori@redbanklaw.com
Robert P. Saltzman	on behalf of Creditor New Jersey Housing and Mortgage Finance Agency c/o LoanCare LLC dnj@pbslaw.org

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User: admin

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Date Rcvd: Apr 03, 2025

Form ID: pdf903

Total Noticed: 1

Robert P. Saltzman

on behalf of Creditor New Jersey Housing and Mortgage Finance Agency c/o Cenlar FSB dnj@pbslaw.org

Stuart H. West

on behalf of Creditor New Jersey Housing and Mortgage Finance Agency c/o Cenlar FSB swest@pbslaw.org

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9